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**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

In re: **Fredorick Oneal Jackson**  
1420 Swift Fox Drive  
Lancaster, TX 75134

**xxx-xx-2059**

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Case No:

Date: **10/3/2019**

Chapter 13

**Blair Kantrice Jackson**  
1420 Swift Fox Drive  
Lancaster, TX 75134

**xxx-xx-4279**

Debtor(s)

**DEBTOR'S(S) CHAPTER 13 PLAN  
(CONTAINING A MOTION FOR VALUATION)**

**DISCLOSURES**

- ☒ This *Plan* does not contain any *Nonstandard Provisions*.
- ☐ This *Plan* contains *Nonstandard Provisions* listed in Section III.
- ☐ This *Plan* does not limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.
- ☒ This *Plan* does limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.

This *Plan* does not avoid a security interest or lien.

Language in italicized type in this *Plan* shall be as defined in the "General Order 2017-01, Standing Order Concerning Chapter 13 Cases" and as it may be superseded or amended ("General Order"). All provisions of the General Order shall apply to this *Plan* as if fully set out herein.

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Plan Payment: **\$2,500.00**

Plan Term: **60 months**

Plan Base: **\$150,000.00**

Applicable Commitment Period: **36 months**

Value of Non-exempt property per § 1325(a)(4): **\$0.00**

Monthly Disposable Income per § 1325(b)(2): **\$0.00**

Monthly Disposable Income x ACP ("UCP"): **\$0.00**

Case No:

Debtor(s): **Fredorick Oneal Jackson**  
**Blair Kantrice Jackson****MOTION FOR VALUATION**

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the *Plan*, *Debtor(s)* hereby move(s) the Court to value the *Collateral* described in Section I, Part E.(1) and Part F of the *Plan* at the lesser of the value set forth therein or any value claimed on the proof of claim. Any objection to valuation shall be filed at least seven (7) days prior to the date of the *Trustee's* pre-hearing conference regarding Confirmation or shall be deemed waived.

**SECTION I**  
**DEBTOR'S(S') CHAPTER 13 PLAN - SPECIFIC PROVISIONS**  
**FORM REVISED 7/1/17**

**A. PLAN PAYMENTS:**

*Debtor(s)* propose(s) to pay to the *Trustee* the sum of:

\$2,500.00 per month, months 1 to 60.

For a total of \$150,000.00 (estimated "*Base Amount*").

First payment is due 11/2/2019.

The applicable commitment period ("ACP") is 36 months.

Monthly Disposable Income ("DI") calculated by *Debtor(s)* per § 1325(b)(2) is: \$0.00.

The Unsecured Creditors' Pool ("UCP"), which is DI x ACP, as estimated by the *Debtor(s)*, shall be no less than:  
\$0.00.

*Debtor's(s')* equity in non-exempt property, as estimated by *Debtor(s)* per § 1325(a)(4), shall be no less than:  
\$0.00.

**B. STATUTORY, ADMINISTRATIVE AND DSO CLAIMS:**

1. **CLERK'S FILING FEE:** Total filing fees paid through the *Plan*, if any, are \$0.00 and shall be paid in full prior to disbursements to any other creditor.
2. **STATUTORY TRUSTEE'S PERCENTAGE FEE(S) AND NOTICING FEES:** *Trustee's Percentage Fee(s)* and any noticing fees shall be paid first out of each receipt as provided in General Order 2017-01 (as it may be superseded or amended) and 28 U.S.C. § 586(e)(1) and (2).
3. **DOMESTIC SUPPORT OBLIGATIONS:** The *Debtor* is responsible for paying any Post-petition Domestic Support Obligation directly to the DSO claimant. Pre-petition Domestic Support Obligations per Schedule "E/F" shall be paid in the following monthly payments:

<u>DSO CLAIMANTS</u>	<u>SCHED. AMOUNT</u>	<u>%</u>	<u>TERM (APPROXIMATE)</u> <u>(MONTHS __ TO __)</u>	<u>TREATMENT</u> <u>\$__ PER MO.</u>
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- C. **ATTORNEY FEES:** To Law office of Wally Wadsworth, total: \$3,700.00;  
\$665.00 Pre-petition; \$3,035.00 disbursed by the *Trustee*.

Case No:

Debtor(s): **Fredorick Oneal Jackson**  
**Blair Kantrice Jackson****D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	SCHED. ARR. AMT	DATE ARR. THROUGH	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
Nationstar/Mr Cooper 1420 Swift Fox Dr.	\$12,500.00	10/1/2019	0.00%	Month(s) 1-52	Pro-Rata

**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY THE TRUSTEE IN A CONDUIT CASE:**

MORTGAGEE	# OF PAYMENTS PAID BY TRUSTEE	CURRENT POST- PETITION MORTGAGE PAYMENT AMOUNT	FIRST CONDUIT PAYMENT DUE DATE (MM-DD-YY)
Nationstar/Mr Cooper 1420 Swift Fox Dr.	59 month(s)	\$1,989.97	1/1/2020

**D.(3) POST-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	TOTAL AMT.	DUE DATE(S) (MM-DD-YY)	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
Nationstar/Mr Cooper 1420 Swift Fox Dr.	\$3,979.94	11/2019 - 12/2019	0.00%	Month(s) 1-52	Pro-Rata

**E.(1) SECURED CREDITORS - PAID BY THE TRUSTEE:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
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B.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%		TREATMENT Pro-rata
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To the extent the value amount in E.(1) is less than the scheduled amount in E.(1), the creditor may object. In the event a creditor objects to the treatment proposed in paragraph E.(1), the *Debtor(s)* retain(s) the right to surrender the *Collateral* to the creditor in satisfaction of the creditor's claim.

**E.(2) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE - NO CRAM DOWN:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
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B.

CREDITOR / COLLATERAL	SCHED. AMT.	%		TREATMENT Pro-rata
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The valuation of *Collateral* set out in E.(1) and the interest rate to be paid on the above scheduled claims in E.(1) and E.(2) will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

Absent any objection to the treatment described in E.(1) or E.(2), the creditor(s) listed in E.(1) and E.(2) shall be deemed to have accepted the *Plan* per section 1325(a)(5)(A) of the Bankruptcy Code and to have waived its or their rights under section 1325(a)(5)(B) and (C) of the Bankruptcy Code.

Case No:

Debtor(s): **Fredorick Oneal Jackson**  
**Blair Kantrice Jackson****F. SECURED CREDITORS - COLLATERAL TO BE SURRENDERED:**

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	TREATMENT
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<b>NPRTO Texas, LLC</b>	<b>\$800.00</b>	<b>\$400.00</b>	<b>Surrender</b>
<b>Necklace</b>			

Upon confirmation, pursuant to 11 U.S.C. § 1322(b)(8), the surrender of the *Collateral* described herein will provide for the payment of all or part of a claim against the *Debtor(s)* in the amount of the value given herein.

The valuation of *Collateral* in F will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

The *Debtor(s)* request(s) that the automatic stay be terminated as to the surrendered *Collateral*. If there is no objection to the surrender, the automatic stay shall terminate and the *Trustee* shall cease disbursements on any secured claim which is secured by the *Surrendered Collateral*, without further order of the Court, on the 7th day after the date the *Plan* is filed. However, the stay shall not be terminated if the *Trustee* or affected secured lender files an objection in compliance with paragraph 8 of the General Order until such objection is resolved.

Nothing in this *Plan* shall be deemed to abrogate any applicable non-bankruptcy statutory or contractual rights of the *Debtor(s)*.

**G. SECURED CREDITORS - PAID DIRECT BY DEBTOR:**

CREDITOR	COLLATERAL	SCHED. AMT.
<b>EECU</b>	<b>2014 Chevy Camaro</b>	<b>\$19,168.00</b>
<b>Mega Motors</b>	<b>2008 Chevy Impala</b>	<b>\$4,000.00</b>
<b>Regional Acceptance Co</b>	<b>2014 Cadillac CT</b>	<b>\$19,393.00</b>

**H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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**I. SPECIAL CLASS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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JUSTIFICATION: \_\_\_\_\_

**J. UNSECURED CREDITORS:**

CREDITOR	SCHED. AMT.	COMMENT
<b>Acceptance Now</b>	<b>\$3,436.00</b>	
<b>American First Finance</b>	<b>\$236.00</b>	
<b>Amsher Collection Services</b>	<b>\$918.00</b>	
<b>Aqua Finance Inc</b>	<b>\$8,170.00</b>	
<b>Capital One Bank USA</b>	<b>\$470.00</b>	
<b>Capital One Bank USA</b>	<b>\$266.00</b>	
<b>Credit Collection Services</b>	<b>\$415.00</b>	
<b>Department Of Education/Navient</b>	<b>\$47,339.00</b>	
<b>First Premier Bank</b>	<b>\$874.00</b>	

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Debtor(s): **Fredorick Oneal Jackson**  
**Blair Kantrice Jackson**

First Premier Bank	\$530.00	
I.C. System, Inc	\$331.00	
LVNV Funding LLC/Resurgent Capital S	\$826.00	
National Credit Adjusters	\$861.00	
NCC Business Services Inc	\$720.00	
NPRTO Texas, LLC	\$400.00	Unsecured portion of surrendered property
Onemain	\$12,301.00	
Security Credit Service	\$2,001.00	
Southwest Credit System	\$735.00	
Southwest Credit System	\$267.00	
United Revenue Corp	\$1,254.00	
United Revenue Corp	\$482.00	
Verizon Wireless/National Recovery Opera	\$3,161.00	
TOTAL SCHEDULED UNSECURED:	<u>\$85,993.00</u>	

The Debtor's(s') estimated (but not guaranteed) payout to unsecured creditors based on the scheduled amount is 3%.

General unsecured claims will not receive any payment until after the order approving the TRCC becomes final.

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

§ 365 PARTY	ASSUME/REJECT	CURE AMOUNT	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
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**SECTION II**  
**DEBTOR'S(S') CHAPTER 13 PLAN - GENERAL PROVISIONS**  
**FORM REVISED 7/1/17**

**A. SUBMISSION OF DISPOSABLE INCOME:**

Debtor(s) hereby submit(s) future earnings or other future income to the Trustee to pay the Base Amount.

**B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY PERCENTAGE FEE(S) AND NOTICING FEES:**

The Statutory Percentage Fees of the Trustee shall be paid in full pursuant to 11 U.S.C. §§ 105(a), 1326(b)(2), and 28 U.S.C. § 586(e)(1)(B). The Trustee is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof.

**C. ATTORNEY FEES:**

Debtor's(s') Attorney Fees totaling the amount indicated in Section I, Part C, shall be disbursed by the Trustee in the amount shown as "Disbursed By The Trustee" pursuant to this Plan and the Debtor's(s') Authorization for Adequate Protection Disbursements ("AAPD"), if filed.

**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

The Pre-Petition Mortgage Arrearage shall be paid by the Trustee in the allowed pre-petition arrearage amount and at the rate of interest indicated in Section I, Part D.(1). To the extent interest is provided, it will be calculated from the date of the Petition. The principal balance owing upon confirmation of the Plan on the allowed pre-petition Mortgage Arrearage amount shall be reduced by the total adequate protection less any interest (if applicable) paid to the creditor by the Trustee. Such creditors shall retain their liens.

**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY TRUSTEE IN A CONDUIT CASE:**

Current Post-Petition Mortgage Payment(s) shall be paid by the Trustee as indicated in Section I, Part D.(2), or as otherwise provided in the General Order.

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Debtor(s): **Fredorick Oneal Jackson**  
**Blair Kantrice Jackson**

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The *Current Post-Petition Mortgage Payment(s)* indicated in Section I, Part D.(2) reflects what the *Debtor(s)* believe(s) is/are the periodic payment amounts owed to the *Mortgage Lender* as of the date of the filing of this *Plan*. Adjustment of the *Plan Payment* and *Base Amount* shall be calculated as set out in the General Order, paragraph 15(c)(3).

Payments received by the *Trustee* for payment of the *Debtor's Current Post-Petition Mortgage Payment(s)* shall be deemed adequate protection to the creditor.

Upon completion of the *Plan*, *Debtor(s)* shall resume making the *Current Post-Petition Mortgage Payments* required by their contract on the due date following the date specified in the *Trustee's* records as the date through which the *Trustee* made the last *Current Post-Petition Mortgage Payment*.

Unless otherwise ordered by the Court, and subject to Bankruptcy Rule 3002.1(f)-(h), if a *Conduit Debtor* is current on his/her *Plan Payments* or the payment(s) due pursuant to any wage directive, the *Mortgage Lender* shall be deemed current post-petition.

**D.(3) POST-PETITION MORTGAGE ARREARAGE:**

The *Post-Petition Mortgage Arrearage* shall be paid by the *Trustee* in the allowed amount and at the rate of interest indicated in Section I, Part D.(3). To the extent interest is provided, it will be calculated from the date of the Petition.

*Mortgage Lenders* shall retain their liens.

**E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE:**

The claims listed in Section I, Part E.(1) shall be paid by the *Trustee* as secured to the extent of the lesser of the allowed claim amount (per a timely filed Proof of Claim not objected to by a party in interest) or the value of the *Collateral* as stated in the *Plan*. Any amount claimed in excess of the value shall automatically be split and treated as unsecured as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(1) as set out in 11 U.S.C. § 1325(a)(5)(B)(i) and shall receive interest at the rate indicated from the date of confirmation or, if the value shown is greater than the allowed claim amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments less any interest (if applicable) paid to the creditor by the *Trustee*.

**E.(2) SECURED 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN:**

Claims in Section I, Part E.(2) are either debts incurred within 910 days of the *Petition Date* secured by a purchase money security interest in a motor vehicle acquired for the personal use of the *Debtor(s)* or debts incurred within one year of the *Petition Date* secured by any other thing of value.

The claims listed in Section I, Part E.(2) shall be paid by the *Trustee* as fully secured to the extent of the allowed amount (per a timely filed Proof of Claim not objected to by a party in interest). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(2) until the earlier of the payment of the underlying debt determined under non-bankruptcy law or a discharge under § 1328 and shall receive interest at the rate indicated from the date of confirmation. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments paid to the creditor by the *Trustee*.

To the extent a secured claim not provided for in Section I, Part D, E.(1) or E.(2) is allowed by the Court, *Debtor(s)* will pay the claim direct per the contract or statute.

Each secured claim shall constitute a separate class.

**F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL:**

The claims listed in Section I, Part F shall be satisfied as secured to the extent of the value of the *Collateral*, as stated in the *Plan*, by surrender of the *Collateral* by the *Debtor(s)* on or before confirmation. Any amount claimed in excess of the value of the *Collateral*, to the extent it is allowed, shall be automatically split and treated as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a).

Each secured claim shall constitute a separate class.

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Debtor(s): **Fredorick Oneal Jackson**  
**Blair Kantrice Jackson**

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**G. DIRECT PAYMENTS BY DEBTOR(S):**

Payments on all secured claims listed in Section I, Part G shall be disbursed by the *Debtor(s)* to the claimant in accordance with the terms of their agreement or any applicable statute, unless otherwise provided in Section III, "Nonstandard Provisions."

No direct payment to the IRS from future income or earnings in accordance with 11 U.S.C. § 1322(a)(1) will be permitted.

Each secured claim shall constitute a separate class.

**H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

Failure to object to confirmation of this *Plan* shall not be deemed acceptance of the "SCH. AMT." shown in Section I, Part H. The claims listed in Section I, Part H shall be paid their allowed amount by the *Trustee*, in full, pro-rata, as priority claims, without interest.

**I. CLASSIFIED UNSECURED CLAIMS:**

Classified unsecured claims shall be treated as allowed by the Court.

**J. GENERAL UNSECURED CLAIMS TIMELY FILED:**

All other allowed claims not otherwise provided for herein shall be designated general unsecured claims.

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

As provided in § 1322(b)(7) of the Bankruptcy Code, the *Debtor(s)* assume(s) or reject(s) the executory contracts or unexpired leases with parties as indicated in Section I, Part K.

Assumed lease and executory contract arrearage amounts shall be disbursed by the *Trustee* as indicated in Section I, Part K.

**L. CLAIMS TO BE PAID:**

"TERM (APPROXIMATE)" as used in this *Plan* states the estimated number of months from the *Petition Date* required to fully pay the allowed claim. If adequate protection payments have been authorized and made, they will be applied to principal as to both under-secured and fully secured claims and allocated between interest and principal as to over-secured claims. Payment pursuant to this *Plan* will only be made on statutory, secured, administrative, priority and unsecured claims that are allowed or, pre-confirmation, that the *Debtor(s)* has/have authorized in a filed Authorization for Adequate Protection Disbursements.

**M. ADDITIONAL PLAN PROVISIONS:**

Any additional *Plan* provisions shall be set out in Section III, "Nonstandard Provisions."

**N. POST-PETITION NON-ESCROWED AD VALOREM (PROPERTY) TAXES AND INSURANCE:**

Whether the *Debtor* is a *Conduit Debtor* or not, if the regular payment made by the *Debtor* to a *Mortgage Lender* or any other lienholder secured by real property does not include an escrow for the payment of ad valorem (property) taxes or insurance, the *Debtor* is responsible for the timely payment of post-petition taxes directly to the tax assessor and is responsible for maintaining property insurance as required by the mortgage security agreement, paying all premiums as they become due directly to the insurer. If the *Debtor* fails to make these payments, the mortgage holder may, but is not required to, pay the taxes and/or the insurance. If the mortgage holder pays the taxes and/or insurance, the mortgage holder may file, as appropriate, a motion for reimbursement of the amount paid as an administrative claim or a *Notice of Payment Change by Mortgage Lender* or a *Notice of Fees, Expenses, and Charges*.

**O. CLAIMS NOT FILED:**

A claim not filed with the Court will not be paid by the *Trustee* post-confirmation regardless of its treatment in Section I or on the *AAPD*.

**P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES:**

Any unsecured claim for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims, shall be paid only a pro-rata share of any funds remaining after all other unsecured claims, including late filed claims, have been paid in full.

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**Blair Kantrice Jackson**

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**Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST:**

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

**R. BUSINESS CASE OPERATING REPORTS:**

Upon the filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report, business *Debtors* are no longer required to file operating reports with the *Trustee*, unless the *Trustee* requests otherwise. The filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report shall terminate the *Trustee's* duties but not the *Trustee's* right to investigate or monitor the *Debtor's(s)* business affairs, assets or liabilities.

**S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST-CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRE-CONFIRMATION OPERATIONS:**

The *Trustee* shall not be liable for any claim arising from the post-confirmation operation of the *Debtor's(s)* business. Any claims against the *Trustee* arising from the pre-confirmation operation of the *Debtor's(s)* business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation or be barred.

**T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY; RE-VESTING OF PROPERTY; NON-LIABILITY OF TRUSTEE FOR PROPERTY IN POSSESSION OF DEBTOR WHERE DEBTOR HAS EXCLUSIVE RIGHT TO USE, SELL, OR LEASE IT; AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL:**

*Debtor(s)* shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by *Debtor(s)*, prior to discharge, without consent of the *Trustee* or order of the Court after notice to the *Trustee* and all creditors.

Property of the estate shall not vest in the *Debtor* until such time as a discharge is granted or the Case is dismissed or closed without discharge. Vesting shall be subject to all liens and encumbrances in existence when the Case was filed and all valid post-petition liens, except those liens avoided by court order or extinguished by operation of law. In the event the Case is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the *Plan*, the *Trustee* shall have no further authority, fiduciary duty or liability regarding the use, sale, insurance of or refinance of property of the estate except to respond to any motion for the proposed use, sale, or refinance of such property as required by the applicable laws and/or rules. Prior to any discharge or dismissal, the *Debtor(s)* must seek approval of the court to purchase, sell, or refinance real property.

Upon dismissal of the Case post confirmation, the *Trustee* shall disburse all funds on hand in accordance with this *Plan*. Upon conversion of the Case, any balance on hand will be disbursed by the *Trustee* in accordance with applicable law.

**U. ORDER OF PAYMENT:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 *Trustee* after the entry of an order confirming the Chapter 13 Plan, whether pursuant to this *Plan* or a modification thereof, will be paid in the order set out below, to the extent a creditor's claim is allowed or the disbursement is otherwise authorized. Each numbered paragraph below is a level of payment. All disbursements which are in a specified monthly amount are referred to as "per mo." At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on a per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. If multiple claimants are scheduled to receive per mo payments within the same level of payment and there are insufficient funds to make those payments in full, available funds will be disbursed to the claimants within that level on a pro-rata basis. Claimants with a higher level of payment which are designated as receiving pro-rata payments shall be paid, in full, before any disbursements are made to any claimant with a lower level of payment.

1st -- Clerk's Filing Fee and Trustee's Percentage Fee(s) and Noticing Fees in B.(1) and B.(2) and per statutory provisions will be paid in full.

2nd -- Current Post-Petition Mortgage Payments (Conduit) in D.(2) and as adjusted according to the General Order, which must be designated to be paid per mo.

3rd -- Creditors listed in E.(1)(A) and E.(2)(A), which must be designated to be paid per mo, and Domestic Support Obligations ("DSO") in B.(3), which must be designated to be paid per mo.



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- 4th -- Attorney Fees in C, which must be designated to be paid pro-rata.
- 5th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid per mo.
- 6th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid pro-rata.
- 7th -- Arrearages owed on Executory Contracts and Unexpired Leases in K, which must be designated to be paid per mo.
- 8th -- Any Creditors listed in D.(1), if designated to be paid per mo.
- 9th -- Any Creditors listed in D.(1), if designated to be paid pro-rata and/or Creditors listed in E.(1)(B) or E.(2)(B), which must be designated to be paid pro-rata.
- 10th -- All amounts allowed pursuant to a *Notice of Fees, Expenses and Charges*, which will be paid pro-rata.
- 11th -- Priority Creditors Other than Domestic Support Obligations ("Priority Creditors") in H, which must be designated to be paid pro-rata.
- 12th -- Special Class in I, which must be designated to be paid per mo.
- 13th -- Unsecured Creditors in J, other than late filed or penalty claims, which must be designated to be paid pro-rata.
- 14th -- Late filed claims by Secured Creditors in D.(1), D.(2), D.(3), E.(1) and E.(2), which must be designated to be paid pro-rata, unless other treatment is authorized by the Court.
- 15th -- Late filed claims for DSO or filed by Priority Creditors in B.(3) and H, which must be designated to be paid pro-rata.
- 16th -- Late filed claims by Unsecured Creditors in J, which must be designated to be paid pro-rata.
- 17th -- Unsecured claims for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims. These claims must be designated to be paid pro-rata.

**V. POST-PETITION CLAIMS:**

Claims filed under § 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, *Debtor(s)* will modify this *Plan*.

**W. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE:**

See the provisions of the General Order regarding this procedure.

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**Blair Kantrice Jackson**

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**SECTION III**  
**NONSTANDARD PROVISIONS**

The following nonstandard provisions, if any, constitute terms of this *Plan*. Any nonstandard provision placed elsewhere in the *Plan* is void.

**None.**

I, the undersigned, hereby certify that the *Plan* contains no nonstandard provisions other than those set out in this final paragraph.

**/s/ Wally W. Wadsworth**

Wally W. Wadsworth, Debtor's(s') Attorney

Debtor (if unrepresented by an attorney)

Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) is respectfully submitted.

**/s/ Wally W. Wadsworth**

Wally W. Wadsworth, Debtor's(s') Counsel

**MS 100542**

State Bar Number

Case No:

Debtor(s): **Fredorick Oneal Jackson**  
**Blair Kantrice Jackson****CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that the foregoing Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) was served on the following entities either by Electronic Service or by First Class Mail, Postage Pre-paid on the **4th day of October, 2019** :

(List each party served, specifying the name and address of each party)

Dated: **October 4, 2019****/s/ Wally W. Wadsworth**

Wally W. Wadsworth, Debtor's(s') Counsel

Acceptance Now  
xxxxxxxxxxxxxxxxxxxx0502  
5501 Headquarters Dr  
Plano, TX 75024

Attorney General of Texas- Child  
Support  
Bankruptcy Reporting Contact  
OAG- CSD- Mail Cod 38  
PO Box 12017  
Austin, TX 78711-2017

EECU  
xxxxxx0001  
1617 W 7th St  
Fort Worth, TX 76101

AES/Blue Ridge Funding  
xxxxxxxxxxxx0002  
P.O. Box 61047  
Harrisburg, PA 17106

Capital One Bank USA  
xxxxxxxxxxxx4832  
15000 Capital One Dr  
Richmond, VA 23238

First Premier Bank  
xxxxxxxxxxxx0424  
601 S Minnesota Ave  
Sioux Falls, SD 57104

American First Finance  
xxxxxxxxxxxx0001  
7330 W. 33rd Street  
Wichita, KS 67205

Capital One Bank USA  
xxxxxxxxxxxx5468  
15000 Capital One Dr  
Richmond, VA 23238

First Premier Bank  
xxxxxxxxxxxx7352  
601 S Minnesota Ave  
Sioux Falls, SD 57104

Amsher Collection Services  
xxxx6772  
4524 Southlake Parkway  
Hoover, AL 35244

Credit Collection Services  
xxxx1047  
P.O. Box 607  
Norwood, MA 02062

First Progress/First Equity  
xxxxxxxxxxxx5177  
P.O. Box 9053  
Johnson City, TN 37615

Aqua Finance Inc  
xxxxxx0847  
2600 Pine Ridge Blvd  
Wausau, WI 54401

Credit One Bank N.A.  
xxxxxxxxxxxx8057  
P.O. Box 98875  
Las Vegas, NV 89193

Fredorick Oneal Jackson  
1420 Swift Fox Drive  
Lancaster, TX 75134

Attorney General of Texas  
Collections Div/ Bankruptcy Sec  
P O Box 12548  
Austin, TX 78711-2548

Department Of Education/Navient  
xxxxxxxxxxxxxxxxxxxx0715  
P.O. Box 9635  
Wilkes Barre, PA 18773

I.C. System, Inc  
xxxxxx9669  
P.O. Box 64378  
Saint Paul, MN 55164

Case No:

Debtor(s): **Fredorick Oneal Jackson**  
**Blair Kantrice Jackson**


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Internal Revenue Service Special Procedures - Insolvency PO Box 7346 Philadelphia, PA 19101-7346	NCC Business Services Inc xxx5123 P.O. Box 24739 Jacksonville, FL 32241	Synchrony Bank/JCPenney xxxxxxxxxxxx3272 P.O. Box 965007 Orlando, FL 32896
LVNV Funding LLC/Resurgent Capital S xxxxxxxxxxxx0278 PO Box 10497 Greenville, SC 29603	NPRTO Texas, LLC 256 W. Data Drive Draper, Utah 84020	Texas Alcoholic Beverage Commission Licenses and Permit Division PO Box 13127 Austin, TX 78711-3127
Majr Financial Corporation xxxx9944 7951 W Mississippi Lakewood, CO 80226	Onemain xxxxxxxxxxxx6165 P.O. Box 1010 Evansville, IN 47706	Texas Comptroller of Public Accounts PO Box 13528 Capitol Station Austin, Texas 78711-3528
Mega Motors 6560 CF Hawn Frwy Dallas, TX 75217	Pacific Union Financial xxxxxxxx9362 350 Highland Houston, TX 77067	Texas Workforce Commission PO Box 149352 Austin, TX. 78714-9352
Miracle Finance x9474 213 W Hwy 67 Duncanville, TX 75137	Regional Acceptance Co xxxx-xxxx1601 3608 Preston Rd Plano, TX 75093	United Revenue Corp xxx9729 204 Billings St Ste 120 Arlington, TX 76010
National Credit Adjusters xxxxxxx0506 P.O. Box 550 Hutchinson, KS 67504	Security Credit Service xxx2056 306 Enterprise Drive Oxford, MS 38655	United Revenue Corp xxx3864 204 Billings St Ste 120 Arlington, TX 76010
Nationstar/Mr Cooper xxxxxx7724 8950 Cypress Waters Blvd Coppell, TX 75019	Southwest Credit System xxxx3708 4120 International Parkway Carrollton, TX 75007	United States Attorney General Department of Justice Washington, DC 20001
Navient xxxxxxxxxxxxxxxxxxxx1117 123 S Justison St Wilmington, DE 19801	Southwest Credit System xxxx0453 4120 International Parkway Carrollton, TX 75007	United States Trustee 1100 Commerce , Room9C60 Dallas, TX 75242-9998

Case No:

Debtor(s): **Fredorick Oneal Jackson**  
**Blair Kantrice Jackson**

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US Department Of Education/GLELSI  
xxxxxxxxxxxx8581  
2401 International Lane  
Madison, WI 53704

Verizon Wireless/National Recovery  
Opera  
xxxxxxxxxx0001  
P.O. Box 26055  
Minneapolis, MN 55426

Webbank/Fingerhut  
xxxxxxxxxxxx5663  
6250 Ridgewood Road  
Saint Cloud, MN 56303

Wells Fargo Bank/Credit Bureau  
Dispute  
xxxxxxxxxxxx6796  
P.O. Box 10347  
Des Moines, IA 50306

Westlake Financial Services  
xxx7756  
4751 Wilshire Blvd Ste 1  
Los Angeles, CA 90010

**Law Office of Wally W. Wadsworth**  
 606 W. Wheatland Rd.  
 Suite 107  
 Duncanville, TX. 75116

Bar Number: **MS 100542**  
 Phone: **(972) 298-3100**

**IN THE UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF TEXAS**  
**FORT WORTH DIVISION**  
 Revised 10/1/2016

IN RE: **Fredorick Oneal Jackson**                      **xxx-xx-2059**                      §                      CASE NO:  
    §  
    §  
    §  
    §

**Blair Kantrice Jackson**                      **xxx-xx-4279**  
 1420 Swift Fox Drive  
 Lancaster, TX 75134

Debtor(s)

**AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS**      DATED: **10/3/2019**

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed as indicated below:

Periodic Payment Amount	<b>\$2,500.00</b>	
Disbursements	First (1)	Second (2) (Other)
Account Balance Reserve	\$5.00	\$5.00 carried forward
Trustee Percentage Fee	\$168.41	\$168.75
Filing Fee	\$0.00	\$0.00
Noticing Fee	\$129.15	\$0.00
<b>Subtotal Expenses/Fees</b>	<b>\$302.56</b>	<b>\$168.75</b>
Available for payment of Adequate Protection, Attorney Fees and Current Post-Petition Mortgage Payments:	<b>\$2,197.44</b>	<b>\$2,331.25</b>

**CREDITORS SECURED BY VEHICLES (CAR CREDITORS):**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
------	------------	------------------	---------------------	--------------------------------	------------------------------------

Total Adequate Protection Payments for Creditors Secured by Vehicles:      **\$0.00**

**CURRENT POST-PETITION MORTGAGE PAYMENTS (CONDUIT):**

Name	Collateral	Start Date	Scheduled Amount	Value of Collateral	Payment Amount
Nationstar/Mr Cooper	1420 Swift Fox Dr.	1/1/2020	\$222,017.21	\$237,740.00	\$1,989.97

Payments for Current Post-Petition Mortgage Payments (Conduit):      **\$1,989.97**

Case No:

Debtor(s): Fredorick Oneal Jackson  
Blair Kantrice Jackson**CREDITORS SECURED BY COLLATERAL OTHER THAN A VEHICLE:**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
------	------------	------------------	---------------------	--------------------------------	------------------------------------

Total Adequate Protection Payments for Creditors Secured by Collateral other than a vehicle: **\$0.00**

**TOTAL PRE-CONFIRMATION PAYMENTS****First Month Disbursement (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo: **\$0.00**  
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo: **\$0.00**  
Debtor's Attorney, per mo: **\$2,197.44**  
Adequate Protection to Creditors Secured by other than a Vehicle, per mo: **\$0.00**

**Disbursements starting month 2 (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo: **\$1,989.97**  
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo: **\$0.00**  
Debtor's Attorney, per mo: **\$341.28**  
Adequate Protection to Creditors Secured by other than a Vehicle, per mo: **\$0.00**

**Order of Payment:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 Trustee prior to entry of an order confirming the Chapter 13 Plan will be paid in the order set out above. All disbursements which are in a specified monthly amount are referred to as "per mo". At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on the per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. Other than the Current Post-Petition Mortgage Payments, the principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection payments, less any interest (if applicable), paid to the creditor by the Trustee.

DATED: 10/4/2019/s/ Wally W. Wadsworth

Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Fredorick Oneal Jackson**  
*Debtor*

CASE NO.

**Blair Kantrice Jackson**  
*Joint Debtor*

CHAPTER **13**

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that on October 4, 2019, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

**/s/ Wally W. Wadsworth**

Wally W. Wadsworth  
Bar ID:MS 100542  
Law Office of Wally W. Wadsworth  
606 W. Wheatland Rd.  
Suite 107  
Duncanville, TX. 75116  
(972) 298-3100

Acceptance Now  
xxxxxxxxxxxxxxxxxxxx0502  
5501 Headquarters Dr  
Plano, TX 75024

Aqua Finance Inc  
xxxxxx0847  
2600 Pine Ridge Blvd  
Wausau, WI 54401

Capital One Bank USA  
xxxxxxxxxxxxx5468  
15000 Capital One Dr  
Richmond, VA 23238

AES/Blue Ridge Funding  
xxxxxxxxxxxxx0002  
P.O. Box 61047  
Harrisburg, PA 17106

Attorney General of Texas  
Collections Div/ Bankruptcy Sec  
P O Box 12548  
Austin, TX 78711-2548

Credit Collection Services  
xxxx1047  
P.O. Box 607  
Norwood, MA 02062

American First Finance  
xxxxxxxxxxxxx0001  
7330 W. 33rd Street  
Wichita, KS 67205

Attorney General of Texas- Child  
Support  
Bankruptcy Reporting Contact  
OAG- CSD- Mail Cod 38  
PO Box 12017  
Austin, TX 78711-2017

Credit One Bank N.A.  
xxxxxxxxxxxxx8057  
P.O. Box 98875  
Las Vegas, NV 89193

Amsher Collection Services  
xxxx6772  
4524 Southlake Parkway  
Hoover, AL 35244

Capital One Bank USA  
xxxxxxxxxxxxx4832  
15000 Capital One Dr  
Richmond, VA 23238

Department Of Education/Navient  
xxxxxxxxxxxxxxxxxxxx0715  
P.O. Box 9635  
Wilkes Barre, PA 18773



**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Fredorick Oneal Jackson**  
*Debtor*

CASE NO.

**Blair Kantrice Jackson**  
*Joint Debtor*

CHAPTER **13**

**CERTIFICATE OF SERVICE**

(Continuation Sheet #1)

EECU xxxxxx0001 1617 W 7th St Fort Worth, TX 76101	LVNV Funding LLC/Resurgent Capital S xxxxxxxxxxxx0278 PO Box 10497 Greenville, SC 29603	NCC Business Services Inc xxx5123 P.O. Box 24739 Jacksonville, FL 32241
First Premier Bank xxxxxxxxxxxx0424 601 S Minnesota Ave Sioux Falls, SD 57104	Majr Financial Corporation xxxx9944 7951 W Mississippi Lakewood, CO 80226	NPRT0 Texas, LLC 256 W. Data Drive Draper, Utah 84020
First Premier Bank xxxxxxxxxxxx7352 601 S Minnesota Ave Sioux Falls, SD 57104	Mega Motors 6560 CF Hawn Frwy Dallas, TX 75217	Onemain xxxxxxxxxxxx6165 P.O. Box 1010 Evansville, IN 47706
First Progress/First Equity xxxxxxxxxxxx5177 P.O. Box 9053 Johnson City, TN 37615	Miracle Finance x9474 213 W Hwy 67 Duncanville, TX 75137	Pacific Union Financial xxxxxxxx9362 350 Highland Houston, TX 77067
Fredorick Oneal Jackson 1420 Swift Fox Drive Lancaster, TX 75134	National Credit Adjusters xxxxxxx0506 P.O. Box 550 Hutchinson, KS 67504	Regional Acceptance Co xxxx-xxxx1601 3608 Preston Rd Plano, TX 75093
I.C. System, Inc xxxxx9669 P.O. Box 64378 Saint Paul, MN 55164	Nationstar/Mr Cooper xxxxxx7724 8950 Cypress Waters Blvd Coppell, TX 75019	Security Credit Service xxx2056 306 Enterprise Drive Oxford, MS 38655
Internal Revenue Service Special Procedures - Insolvency PO Box 7346 Philadelphia, PA 19101-7346	Navient xxxxxxxxxxxxxxxxxxxx1117 123 S Justison St Wilmington, DE 19801	Southwest Credit System xxxx3708 4120 International Parkway Carrollton, TX 75007

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Fredorick Oneal Jackson**  
*Debtor*

CASE NO.

**Blair Kantrice Jackson**  
*Joint Debtor*

CHAPTER **13**

**CERTIFICATE OF SERVICE**

(Continuation Sheet #2)

Southwest Credit System  
xxxx0453  
4120 International Parkway  
Carrollton, TX 75007

United States Attorney General  
Department of Justice  
Washington, DC 20001

Synchrony Bank/JCPenney  
xxxxxxxxxxxx3272  
P.O. Box 965007  
Orlando, FL 32896

United States Trustee  
1100 Commerce , Room9C60  
Dallas, TX 75242-9998

Texas Alcoholic Beverage Commission  
Licenses and Permit Division  
PO Box 13127  
Austin, TX 78711-3127

US Department Of Education/GLELSI  
xxxxxxxxxxxx8581  
2401 International Lane  
Madison, WI 53704

Texas Comptroller of Public Accounts  
PO Box 13528  
Capitol Station  
Austin, Texas 78711-3528

Verizon Wireless/National Recovery  
Opera  
xxxxxxxxxx0001  
P.O. Box 26055  
Minneapolis, MN 55426

Texas Workforce Commission  
PO Box 149352  
Austin, TX. 78714-9352

Webbank/Fingerhut  
xxxxxxxxxxxx5663  
6250 Ridgewood Road  
Saint Cloud, MN 56303

United Revenue Corp  
xxx9729  
204 Billings St Ste 120  
Arlington, TX 76010

Wells Fargo Bank/Credit Bureau  
Dispute  
xxxxxxxxxxxx6796  
P.O. Box 10347  
Des Moines, IA 50306

United Revenue Corp  
xxx3864  
204 Billings St Ste 120  
Arlington, TX 76010

Westlake Financial Services  
xxx7756  
4751 Wilshire Blvd Ste 1  
Los Angeles, CA 90010

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Fredorick Oneal Jackson**  
**Blair Kantrice Jackson**

CASE NO.

CHAPTER **13**

**Certificate of Service**

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The Amended Chapter 13 Trustee Payment Plan was serviced on all parties via U.S. Postal Service as listed on the Matrix on record with the Court; with the exception of those parties who receive electronic notice.

Blair Kantrice Jackson  
1420 Swift Fox Drive  
Lancaster, TX 75134

Fredorick Oneal Jackson  
1420 Swift Fox Drive  
Lancaster, TX 75134